

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Steven T Hartsock
Tiffany L Hartsock
Debtors

Case No. 16-03340-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 18

Date Rcvd: Nov 17, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2016.

db/jdb +Steven T Hartsock, Tiffany L Hartsock, 5623 Ferguson Valley Road,
Mc Veytown, PA 17051-7516
4821868 +Best Egg, 1523 Concord Pike, Suite 302, Wilmington, DE 19803-3654
4821871 Chase, PO Box 1423, Charlotte, NC 28201-1423
4821870 Chase, PO Box 78101, Phoenix, AZ 85062-8101
4821872 Citizens Bank, Consumer Loan Servcing ROP18P, PO Box 42002, Providence, RI 02940-2002
4821873 +Cub Cadet, PO Box 33802, Detroit, MI 48232-5802
4821874 +First National, PO Box 3412, Omaha, NE 68103-0412
4821875 Geisinger Health System, PO Box 27727, Newark, NJ 07101-7727
4821876 Geisinger Lewistown Hospital, PO Box 983140, Boston, MA 02298-3140
4821878 +Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
4821880 Sears, PO Box 9001055, Louisville, KY 40290-1055
4821881 Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055
4821882 System & Services Technologies Inc, PO Box 3999, Saint Joseph, MO 64503-0999

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
4821867 EDI: BANKAMER.COM Nov 17 2016 18:58:00 Bank of America, PO Box 15019,
Wilmington, DE 19886-5019

4821869 EDI: WFNNB.COM Nov 17 2016 18:58:00 Bon Ton, PO Box 659813, San Antonio, TX 78265-9113
4821877 EDI: AGFINANCE.COM Nov 17 2016 18:58:00 OneMain, PO Box 9001122,
Louisville, KY 40290-1122

4821879 +E-mail/Text: bankruptcyteam@quickenloans.com Nov 17 2016 19:01:30 Quicken Loans,
1050 Woodward Avenue, Detroit, MI 48226-1906

4821883 EDI: RMSC.COM Nov 17 2016 18:58:00 Walmart, Bankruptcy Department, PO Box 965080,
Orlando, FL 32896-5060

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2016 at the address(es) listed below:

James H Turner on behalf of Joint Debtor Tiffany L Hartsock pat@turnerandoconnell.com
James H Turner on behalf of Debtor Steven T Hartsock pat@turnerandoconnell.com
John P Neblett (Trustee) jpn@neblettlaw.com, pa06@ecfcbis.com
Joshua I Goldman on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **Steven T Hartsock**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7024**

EIN --_-----

Debtor 2 **Tiffany L Hartsock**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4747**

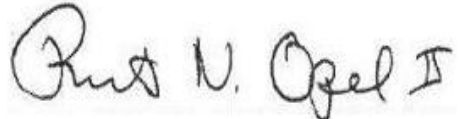
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:16-bk-03340-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Steven T Hartsock

Tiffany L Hartsock
aka Tiffany L Doyle**By the
court:**Honorable Robert N. Opel
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

November 17, 2016**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.